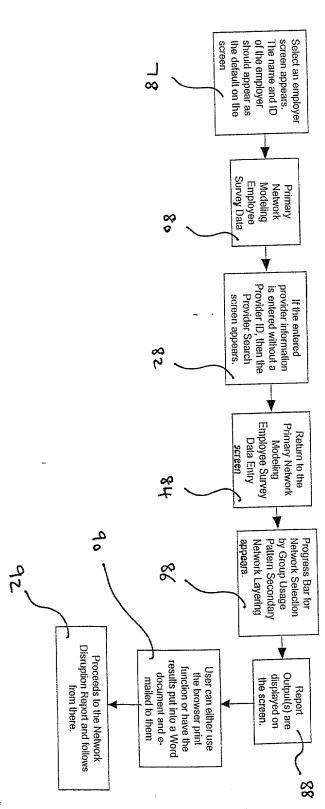


**FIG. 1C** 

If the Group has > 100 employees and has no claim records in the system then data is entered off of the Employee Data Survey



**FIG. 2** 

# Despite the number of employees and or whether there are claim records:

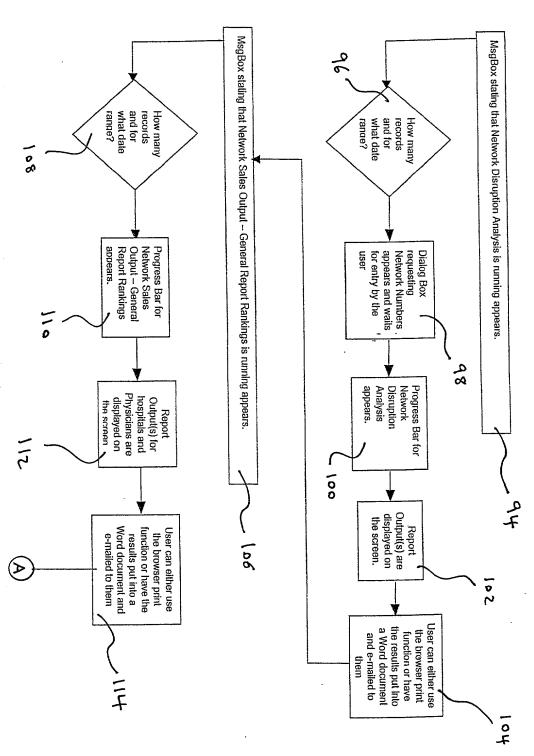
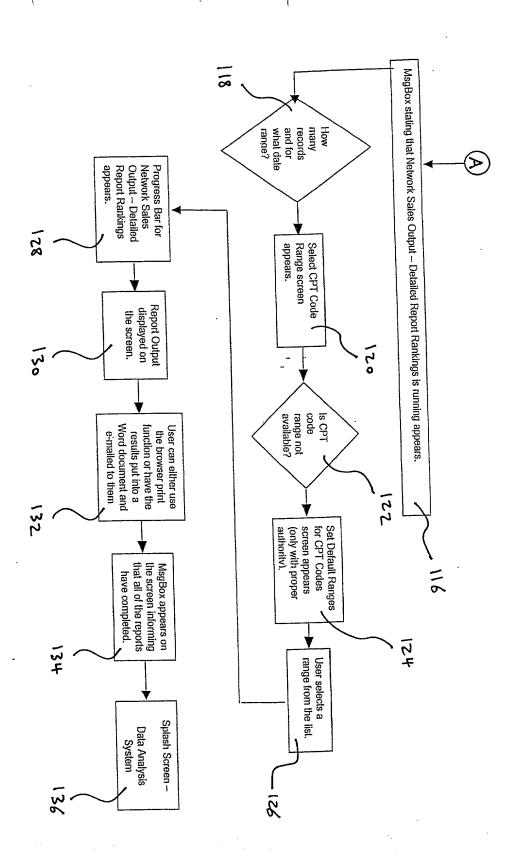


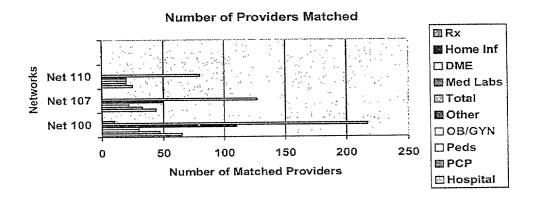
FIG. 3A



**FIG. 3B** 

Report Output for:
Network Selection Output Report for the State of \*\*\*\*

			Physicians	,	, , 1				
Network	Hosp	PCP Per	is OB/GYN	Other	Total	Medical Labs	DME	Home Infusion	Rx
100	65	4730	0. 530:	110	217	10			
107	44	33 2	2 🔯 22, 특성	50	127				
110	25	20 20	0 ·   20 ;	20	≤ <b>80</b>				

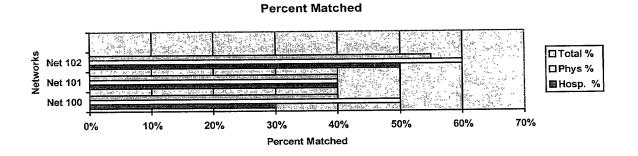


<u>FIG. 4A</u>

# Report Output For: Network Selection by Group Usage Patten – Groups of 100+ with Claim Records Output – Secondary Network Layering for the State of \*\*\*\* for Group \*\*\*\* Number of Providers Matched

	Hospitals	Phys	sicians	Total	
Network	# Matched % Matched	# Matched	% Matched	# Matched	% Matched
100	30	50	50	80	40
101	40 40	40	40	80	40
102	50 750 750 750 750	60	60	110	55

# Net 102 Net 100 0 20 40 60 80 100 120 Number Matched



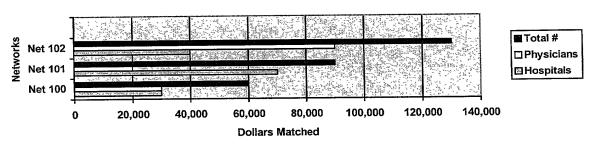
Report Output For:

Network Selection by Group Usage Patten – Groups of 100+ with Claim
Records Output – Secondary Network Layering for the State of \*\*\*\*

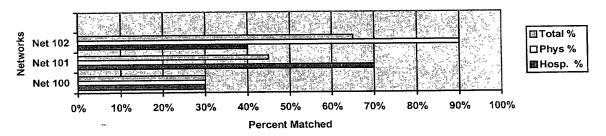
Number of Dollars Matched

	Hospitals		Physicians	Total	
Network	Dollars Matched	%	Dollars Matched %	Dollars Matched	%_
100	\$ 30,000.00	30	\$ 30,000.00	\$ 60,000.00	30
101	\$ 70,000.00	70	\$ 20,000.00	\$ 90,000.00	45
102	\$ 40,000.00	40	\$ 90,000.00 90	\$ 130,000.00	65

### **Number of Dollars Matched**



### **Percent of Dollars Matched**

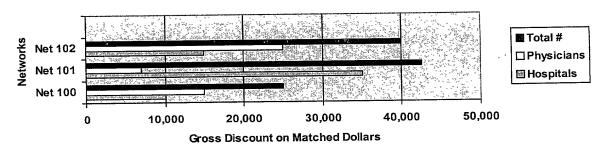


Report Output for:
Network Selection by Group Usage Patten – Groups of 100+ with Claim
Records Output – Secondary Network Layering for the State of \*\*\*\*
Gross Discount on Matched Dollars

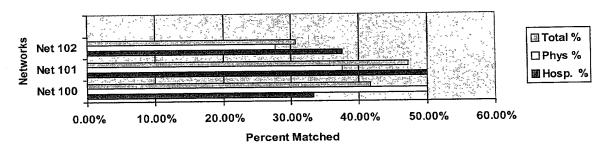
(

	Hospitals		Hospitals Physicians		Total	
Network	Gross Discount	1%	Gross Discount %	Gross Discount	%	
100	\$ 10.000.00	33.33	\$ 15,000.00 50	\$ 25,000.00	41.67	
101	\$ 35,000.00	50	\$ 7,000.00 37.5	\$ 42,500.00	47.22	
102	\$ 15,000.00	37.5	\$ 25,000.00	\$ 40,000.00	30.77	

### **Gross Discount on Matched Dollars**

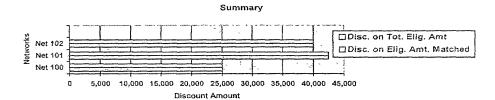


### **Percent Discount on Matched Dollars**



## Report Output for: Network Selection by Group Usage Patten – Groups of 100+ with Claim Records Output – Secondary Network Layering for the State of \*\*\*\* Summary

Network	% Prov	% Eligible Amt	Disc on Elig Amt	% Disc Elig	Disc on Tot % Disc Tot
	Matched	Matched	Matched	Amt Matched	Elig Amt Elig Amt
100	40	30	\$ 25,000.00	41.67	\$ 25.000.00 1 12
101	40	45	42,500.00	47.22	\$ 42,500.00   21.25
102	55	65	: 40,000.00	30.77	\$ 40,000.00 . 20



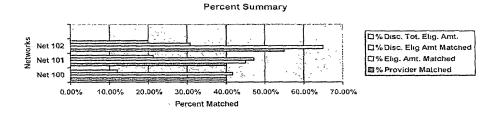
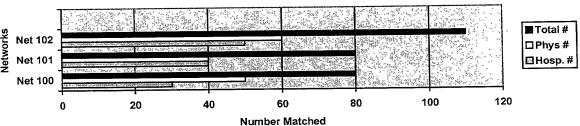


FIG. 4E

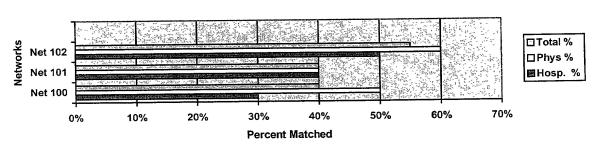
# Report Output for: Network Selection by Group Usage Patten – Groups of 100+ with Claim Records Output – Primary Network Selection in the State of \*\*\*\* for Group \*\*\*\* Number of Providers Matched

	Hospitals	Phys	sicians	Total
Network	# Matched % Matched	# Matched	% Matched	# Matched % Matched
100	30	50	50	80 40
101	40	40	40	80 40
102	50 50	60	60	110

### Amount Matched



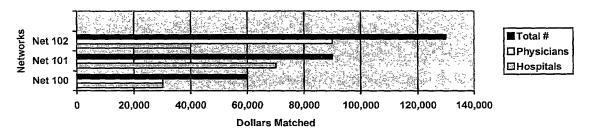
### **Percent Matched**



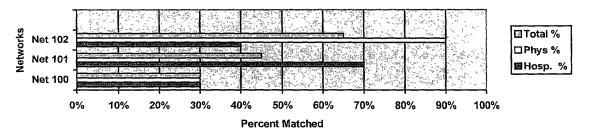
# Report Output for: Network Selection by Group Usage Patten – Groups of 100+ with Claim Records Output – Primary Network Selection for the State of \*\*\*\* Primary Network Discounts

	Hospitals		Physicians	Total	
Network	Dollars Matched	%	Dollars Matched %	Dollars Matched	%
100	\$ 30,000.00	30	\$ 30,000.00	\$ 60,000.00	30
101.	\$ 70,000.00	70	\$ 20,000.00 20	\$ 90,000.00	45
102	\$ 40,000.00	40	\$ 90,000.00	\$ 130,000.00	65

### **Number of Dollars Matched**



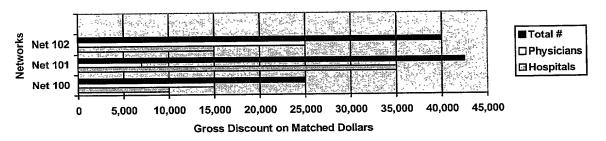
### **Percent of Dollars Matched**



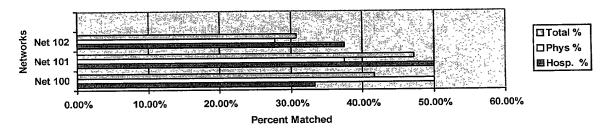
# Report Output for: Network Selection by Group Usage Patten – Groups of 100+ with Claim Records Output – Primary Network Selection for the State of \*\*\*\* Gross Discount on Matched Dollars

	Hospital	.S	Physicians	Total	
Network	Gross Discount	%	Gross Discount %	Gross Discount	%
100	\$ 10,000.00	33.33	\$ 15,000.00	\$ 25,000.00	41.67
101	\$ 35,000.00	50	\$ 7,000.00	\$ 42,500.00	47.22
102	\$ 15,000.00	37.5	\$ 25,000.00 27.78	\$ 40,000.00	30.77

### **Gross Discount on Matched Dollars**

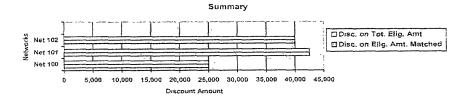


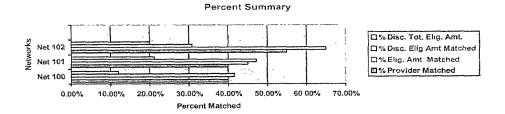
### **Percent Discount on Matched Dollars**



Report Output for:
Network Selection by Group Usage Patten – Groups of 100+ with Claim
Records Output – Primary Network Selection for the State of \*\*\*\*
Summary

Network % Prov	% Eligible Amt	Disc on Elig Amt	% Disc Elig Amt	Disc on Tot	% Disc Tot
Matched	Matched	Matched	Matched	Elig Amt	Elig Amt
100 40	30	\$.25,000.00	41.67	\$ 25,000.00	12
101 40	45	42,500.00	47.22	\$ 42,500.00	21 25
102 : 55	65	40.000.00	30.77	\$ 40,000.00	20





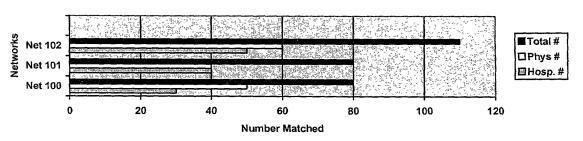
### FIG. 41

### Report Output for:

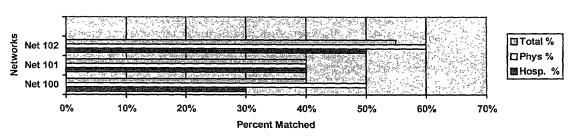
### Network Selection by Group Usage Patten – Groups of 100+ with Claim Records Output – Secondary Network Layering (Based on Primary Network Selection) for the State of \*\*\*\* for Group \*\*\*\* Number of Providers Matched

	Hospitals	Physicians		Fotal States	
Network	# Matched % Matched	# Matched	% Matched	# Matched % Matched	
100	30	50	50	80 40	
101	40	40	40	80 40	
102	50	60	60	210 25 55 35 35 35 35 35 35 35 35 35 35 35 35	

### **Amount Matched**



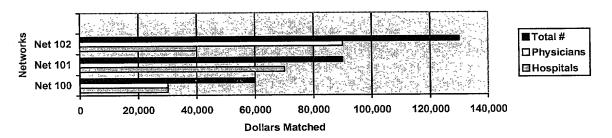
### **Percent Matched**



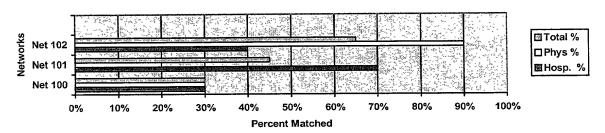
# Report Output for: Network Selection by Group Usage Patten – Groups of 100+ with Claim Records Output – Secondary Network Layering (Based on Primary Network Selection) for the State of \*\*\*\* Primary Network Discounts

	Hospitals		Physicians	Total	
Network	Dollars Matched	%	Dollars Matched %	Dollars Matched	%
100	\$ 30,000.00	30	\$ 30,000.00	\$ 60,000.00	30
101	\$ 70,000.00	70	\$ 20,000.00 20	\$ 90,000.00	45
102	\$ 40,000.00	40	\$ 90,000.00	\$ 130,000.00	65

### **Number of Dollars Matched**



### **Percent of Dollars Matched**



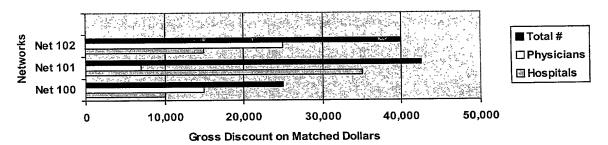
Report Output for:

Network Selection by Group Usage Patten – Groups of 100+ with Claim
Records Output – Secondary Network Layering (Based on Primary
Network Selection) for the State of \*\*\*\* Gross Discount on Matched
Dollars

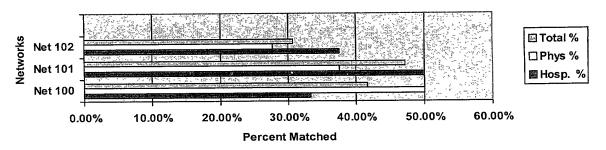
(

Hospitals		Physicians	Total		
Network	Gross Discount	%	Gross Discount %	Gross Discount	%
100	\$ 10,000.00	33.33	\$ 15,000.00 50	\$ 25,000.00	41.67
101	\$ 35,000.00	50	\$ 7,000.00	\$ 42,500.00	47.22
102	\$ 15,000.00	37.5	\$ 25,000.00	\$ 40,000.00	30.77

### **Gross Discount on Matched Dollars**

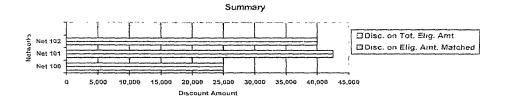


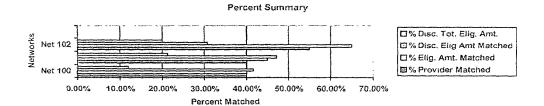
### **Percent Discount on Matched Dollars**



# Report Output for: Network Selection by Group Usage Patten – Groups of 100+ with Claim Records Output – Secondary Network Layering (Based on Primary Network Selection) for the State of \*\*\*\* Summary

Netw or	k , % Prov - Matched	% Eligible Amt Matched	Disc on Elig Amt Matched	% Disc Elig Amt Matched	Disc on Tot Elig Amt	% Disc Tot Elig Amt
100	40	30	\$ 25,000.00	41.67	S 25.000.00	12
101	40	45	42,500.00	47.22	\$ 42,500.00	21.25
102	55	65	40,000.00	30.77	\$ 40,000.00	20

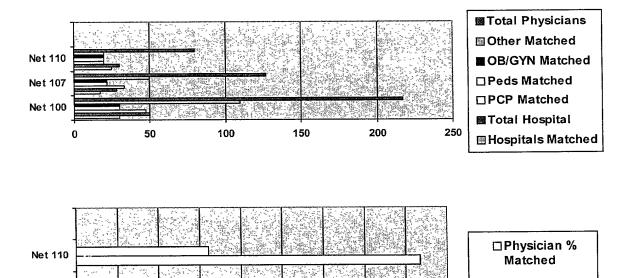




### FIG. 4M

# Report Output for: Network Selection by Employee Survey – Groups of <100 Without Claim Records Output Report for the State of \*\*\*\* Primary Network Modeling for Group \*\*\*\*

Network		Physicians							
	Hospitals	PCP Peds OB/G Other Total Total %							
	Matched	YN							
100	30	47 30 30 110 217 12.25%							
107	17	33 22 22 50 127 17%							
110	25	20 20 20 20 80 32.20%							



☐ Hospital % Matched

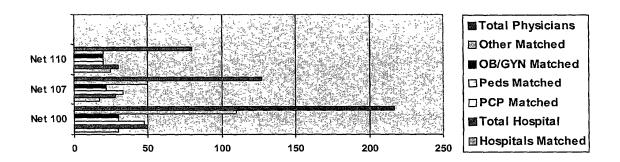
0.00% 10.00% 20.00% 30.00% 40.00% 50.00% 60.00% 70.00% 80.00% 90.00%

Net 107

Net 100

# Report Output for: Network Selection by Employee Survey – Groups of <100 Without Claim Records Output Secondary Network Modeling (Based on Primary Network Selection) for Network \*\*\*\* in the State of \*\*\*\*

	· · · · · · · · · · · · · · · · · · ·			Physicians						
Network	Hospitals	Hospital	Total %	PCP Peds OB/G Other Total Total%						
	Matched	Totals	Matched	TO A STATE OF THE						
100	30	50	60 %	47 30 30 110 217 12.25%						
107	17	28	60.72%	33 22 22 50 127 17%						
110	25	30	83.33%	20 20 20 80 32.20%						



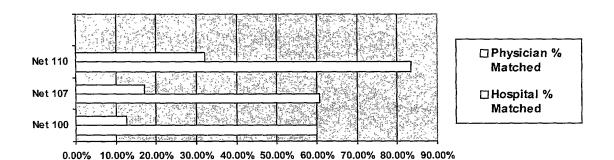
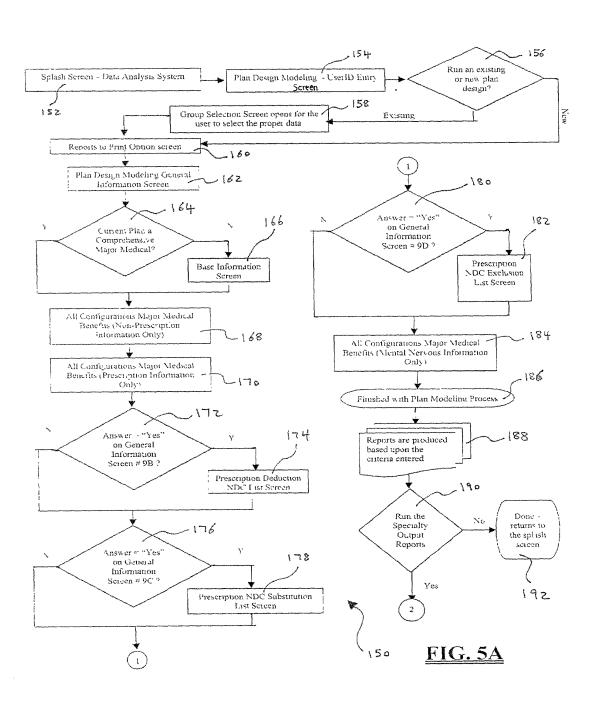
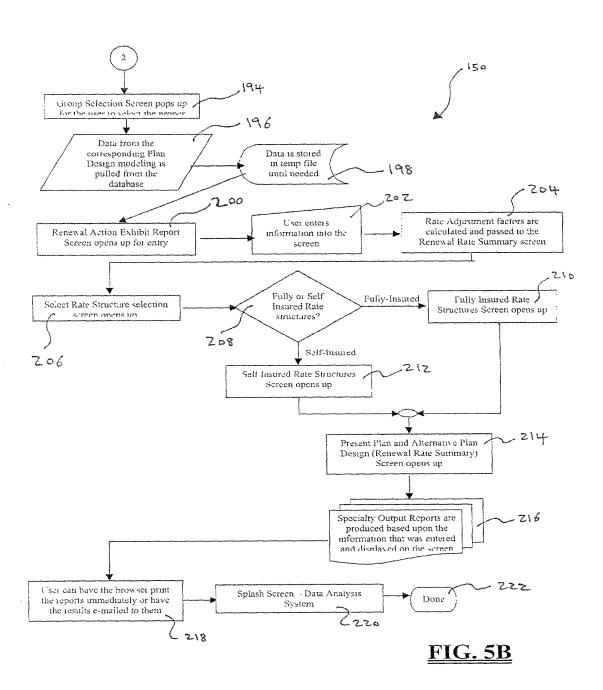


FIG. 4 O





Network	<b>J</b>		Date From: 05	100 Carlotte	/31/1999
Plan Configuration	Current Plan C :Base + MM	ें दिन् <mark>र ल</mark> िटलिल्	Modeled I		<b>9</b> 203.757
Deductible Buckets     Deduct ble Integration Flow	Cintegrated Upward	Non-Integral     Townwar	5 A 1 5 80 PM (17 C) (27 )	Straight and the second of	n-Integrated wnward
Co-Insurance Buckets     A. Co-Insurance Integration Flow	<b>⊙</b> Integrated	Non-Integ I Downwan	ALSO 2015年11日 1958年7月2日	i i 8k od i do 1. Guida i≅tu	n Integrated wnward
1. CoPay Accumulates To	□ Deductible	T-Co-insura	nce   🔽 Dedu	ctible 🔽 Co	insurance
5. MN/AD Max 1P/Year	30 Day	s \$ 30,500 00	120	Days \$ 60,00	0.00
MN/AD OP Benefits /Year  6a. Applies to Deductible  6b. Applies to Co-Insurance Expense Limit	30 Visit FYes	s#ear \$   100,000.00   No   No	90 C Yes	Visits/Year \$ 150,00	
7. Emergency Benefits 7 Year  7a. Applies to Deductible  7b. Applies to Co-Insurance Expense Limit	12 Visi C Yes C Yes	s/Year \$ 10,000.00 • No • No	☐12	Visits/Year \$ 10,000	
B. Chiropractic Benefits Mear	Visit	s/Year \$		Visits/Year \$	*
8à. Applies to Deductible 8b. Applies to Co-Insurance Expense Limit	「Yes	CNO	C Yes	PARTON A TON	S 5 5
3. Prescription Drugs 9a. Type of Prescription Plan 9b. It Both, Deductible applies to Separate List		C We	tion Plan   T MME	Ç.N	
Sc. Prescription NDC Substitution List  9d. Prescription NDC Exclusion List	€ Yes ← Yes	C No	r Yes r Yes		

(

Base Information			· · · · · · · · · · · · · · · · · · ·			20 (50)
Fill in the Base ins Claims to this scre				ligurations MMB	enefits Screen".	
	Current Plan Network	SECTION OF THE PROPERTY OF	the Property of the Control of the C	lodeled Plan Network		
1. Hospitál R. & B	PCP	Network	Non-Network	POP	Network	- Non-Network
ta. Max Dalli Benefits					**************************************	
1b. Max Benefits Period		<u>Tarang</u>				<del> </del>
2 CU LCCUR LB						
2a. Max Daily Benefits	i i					1
2b Max Benefits Period		i i i i i i i i i i i i i i i i i i i	i i i i i i i i i i i i i i i i i i i			
3. External Care Facility		<b>经产业主要</b>		BEREIT I	14. A. 19. 15.	The Asia
3a Max Dally Benefits				aconyma E		1
3b., Max Benefits Penod					f	
4. Makimum Misc. JP Hospital Expenses						
				lucia d		
5 Maximum Surgical Expense					la savo samila	
6 Maximum Assistant Surgeon						
						<u>, 18.13</u> 9
7. Maximum Misc. OP Hospital Expenses	Lar wali		A CASOMAN A		d √station in the state of the	
		# T				

All Configurations - MM Benefits (N	1 x1552 xx x 0x 4	ioniiannii	K. BOLT E. BANKS AND SHOW BANKS	THE STREET WAS A STREET	でんで あきり なん・ノン・ユニュー	
	Current Plan	Network	Non-Network	Modeled Plan	Network —	-Non-Network
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, in Hospital Deductible	3 mm = 3.893.		CENTRAL CONTRACTOR			. A.FF
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In Hospital GoPay Per Day		(	MANGE OF THE PARTIES AND ADDRESS OF THE	CHETTE BOOK CLEATER LE	r Teneral carbonicscapants	germennenne
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DME Co-Insurance %					<b>新福斯斯</b> 克	#30 TF -
Chiropractic Co Insurance %	S. P. C. P. C.	BATTER TO		Brazera		
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Chiropractic Benefit Maximum		Harris Charles Annual Street	1	6	I SHOW THE WAY THE TANK THE	- Composition of the comme

	Benefits (F	rescriptio	ns (Inly)	t :	×							≟l□×
	Current Pla	in The State of th	x. Benefit			TOTAL M	Modeled F		Benefit			
1a. Annual per Person 1b. Annual per Family			ky ry saptor s					an san yez wasan was	multima n			
1c Co-Insurance 2  2 Retail Drug Card	Generic	F-Gen-	Brand~	F-Brand	Pref F-Brd	NonNet	Geneuc	F-Gen	Brand	-F-Brand	Pref F Brd	NonNet
2a. Co-Insurance % 2b. CoPey 2c. Administration Fee	parameter S	A management	A BOOKEN AND AND AND AND AND AND AND AND AND AN	answer (		il ne soconiconomico.  Separadoreconol.  Venegagación cos	2. 2000-000 000 0000 0000 0000 0000 0000	Samuel and American	Service at 1	sa denorman de la companya de la com	MATERIAL TO	
2d. Dispensing Fee 2e. Discount % (AWP/MAC) 3. Mail Order Service									~ ** *** **** **** **** **** **** ****	3, 3, 3,		
3a. Co-Insurance % 3b. CoPay 3c. Administration Fee	***************************************	Sillings forms	100 TO A TO	American, P		Sancer and S	Superior S		parameter was		parment to t	
3d Dispensing Fee 3e Discount 2 (AWP/MAC)									5>			

All Configurations - MM Benefits (Me	ntal/Nervous Information)	□×
SERVICE AND CONTRACTOR OF A COMPANY SERVICE OF	Current Plan Modeled Plan	
	PCP Network Non-Network PCP Network Non-Network	ık
Mental Health, Chemical Dependency		
1: MN/AD Annual Deductible		marana A
2. MN/AD DP Co-Insurance %		143
3. MN/AD OP OV CoPay - Individual		
4. MNYAD DP DV CoPay - Group	The state of the s	
5. MN/AD OP Annual Benefit Maximum		113

ᇽ Renewal Action Exhibit	aran an an an an		y ay an and waterprovides again and a gay the	WILLIAM ARROWS WATER	a var. se soos see passar seguerarioni si		
Gioup: ABC CORPORATION	San Paris (Ara).			Experience Peri	od 05/01/1997	The state of the s	05/01/1998
	Medical	- Dental - r	Vision 1	STD.	-i TD	Life	Total
Paid Claims	\$3,531,507	\$164,447	\$0	\$0	\$0	\$0	\$3,695,954
Adj. (+/-) Proj from Network Changes	\$0	\$0	\$0.	\$0	\$0	[] Y y 4 V \$0	77.55 <b>\$0</b>
Adj. (+/-) Proj. from Benefit Changes	\$0	\$0	\$0	\$50	\$0	30	\$0
Adj. [+/-] from Reserve Changes	\$178,694	\$3,289	\$0	\$0	\$0	\$0	\$181;983
Discretionary Und Adj (+/-)	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Incurred Claims	\$3,710,201	\$167,736	\$0	\$0	\$0	\$0	\$3,877,937
Standard Claims	\$3,710,201	\$167,736	\$0	\$D	\$0	\$0	\$3,877,937
Experience Credibility Factor	100 00%	100.00%	000 00%	200.00%	300,000	\$00,000	100,00%
Credible Incurred Claims	\$3,710,201	\$167,736	\$0	\$0	\$0	\$0	\$3,877,937
Trend Factor Monthly Trend	1 20%	100%	000 00%	800,60%	200,000	000,00%	000.00%
Months of Trend	13	13	00	00	00	(S) 2 2 2 00	.00
Applicable Trend Factor	15,6%	13.0%	000:00%	000:00%	300.000	000.002	15.48%
Projected Incurred Claims	\$4,288,992	\$189,542	\$0	\$55.50	\$0	\$0.	\$4,478,629
Retention	\$445,463	\$18,045	\$0	\$0	\$0	\$0	\$463,508
Projected Premium Needed	\$4,734,445	\$207;587	\$0	\$0	\$0	\$0	\$4,942,137
Premium at Current Rates	\$4,636,547	\$166,173	\$0	\$0	\$0	\$0	\$4,802,720
Rate Adjustment Pactor	102.11%	124.92%	000.00%	000:00%	000.00%	000:00%	702.90%

sent Plan		2 0 Con 167 2 5 12 5 1		- Medical	Dental	Vision	STD	LTD	Life
Present Rates	부수 맞으렴			\$ 190 02	s 7.12	s 000.00	s 000 00	\$ 000 00	\$ 000.00
r ioseiu, nates				F  521 34	E 21 23	F 000 00	F 000 00	F 000.00	F: 000 00
	Rate Adjustment F	aciors		Medical	Dental:	Vision	STD	בוום	Lile
Renewal Rates	Medical Denta 102.11% 124.92	Vision STD %   000:00%   000:00	2 1000.002 1000.0	S 194.03	\$ 8.89	s 000.00	s 1008.00	S 000.00	s 000.00
				F 532,34	F 26.52	F 000,00	F 000,00	F. 000.00	F 000.00
rnative Plan Designs	; Rate Adjustment F		. 1. 20 Extraction 1	Medical		100 F 10 3 L 10		322	*
O Chiropractic Calendar Year Max. 7/70% Colnsurance, \$15 CoPay	Medical Denta		LTD Life	\$ 150 at 120 At 120	1 5 2	Vision —	S 000.00	S 000.00	Life -
	1100.73% 1124.92	z  000.00z  000.00	x  000.00x  000.0	0% F  528,69	EL SALVE	F 1000.00	1850 and 1	Sill of mergen,	- 786 1874
A SAN CASA	Rate Adjustment F	actors		Medical	Dental	Vision	STD	TID-	Life
Office Visit CoPay Colnsurance	Medical Denta	l Vision STD	LTD Life	e S 191.41	s 889	3 5 5	1 1 1 1 1	15/10 1 10 10	s 000.00
i Shray 3	101 52%   124.92	% J000.00% J000.000	% }000'09% }000:0		F 26.52	F 000.00	F 1000.00	F. 000.00	F 000.00
	- Rate Adjustment F	actors		Medical	- Dental	Vision	- STD	LID	e Life
l Office Visit CoPay & Colnsurance	Medical Denta	l Vision STD	LTD	5 184.91	437	15.0	1-	s 000.00	49-4 /
,		%  000.00%  000.00	%  000.00%  000.0		F 26.52	F 000,00	f 000.00	F <b>J</b> 000.00	F 000.00

